

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Carolyn Edith Jakobsen
Debtor

Case No. 18-03549-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: CKovach
Form ID: 309A

Page 1 of 2
Total Noticed: 28

Date Rcvd: Aug 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2018.

db +Carolyn Edith Jakobsen, 116 Walnut Road, Milford, PA 18337-5090
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street, Honesdale, PA 18431-1925
5099797 +Best Egg, 1523 Concord Pike, Suite 102, Wilmington, DE 19803-3653
5099809 +KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
5099813 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
5099812 PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820
5099811 Philips & Cohen, Mail Stop: 661, 1002 Justison Street, Wilmington, DE 19801-5148
5099814 S & D Medical, LLP, Po Box 314, Mount Kisco, NY 10549-0314
5099816 +Tri-State Vet. Med. Grp., 33 Jersey Avenue, Port Jervis, NY 12771-2514

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: pabankruptcy@vernazaroff.com Aug 28 2018 19:08:54 Vern S. Lazaroff,
PO Box 1108, 143 Pike Street, Port Jervis, NY 12771
ust +E-mail/Text: USTPRegion03.HA.EDC@USDOJ.GOV Aug 28 2018 19:09:17 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5099794 +E-mail/Text: bknotices@conduent.com Aug 28 2018 19:09:32 ACS/Student Loan Finance,
501 Bleeker St, Utica, NY 13501-2401
5099795 EDI: HNDA.COM Aug 28 2018 22:58:00 American Honda Finance Corp., 2170 Point Blvd Ste 100,
PO Box 5308, Elgin, IL 60123-7875
5099796 +EDI: TSYS2.COM Aug 28 2018 22:58:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
5099798 E-mail/Text: cms-bk@cms-collect.com Aug 28 2018 19:09:06 Capital Management Serv,
698 1/2 South Ogden St., Buffalo, NY 14206-2317
5099799 +EDI: CAPITALONE.COM Aug 28 2018 22:58:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
5099800 +EDI: WFNNB.COM Aug 28 2018 22:58:00 Comenity Bank/BDFRDFR, PO Box 182789,
Columbus, OH 43218-2789
5099801 +EDI: WFNNB.COM Aug 28 2018 22:58:00 Comenity Bank/Chadwicks, PO Box 182789,
Columbus, OH 43218-2789
5099802 +EDI: WFNNB.COM Aug 28 2018 22:58:00 Comenity Bank/Coldwater Creek MAS, PO Box 182120,
Columbus, OH 43218-2120
5099803 +EDI: WFNNB.COM Aug 28 2018 22:58:00 Comenity CB/Blair, PO Box 182120,
Columbus, OH 43218-2120
5099804 +EDI: WFNNB.COM Aug 28 2018 22:58:00 Comenity CB/Wintersilks, PO Box 182120,
Columbus, OH 43218-2120
5099805 +EDI: RCSFNBMARIN.COM Aug 28 2018 22:58:00 Credit One Bank, PO Box 98875,
Las Vegas, NV 89193-8875
5099806 EDI: DISCOVER.COM Aug 28 2018 22:58:00 Discover Financial Services, PO Box 15316,
Wilmington, DE 19850
5099807 +EDI: AMINFOFP.COM Aug 28 2018 22:58:00 First Premier Bank, 601 S. Minnesota Ave,
Sioux Falls, SD 57104-4868
5099810 +E-mail/Text: electronicbkydocs@nelnet.net Aug 28 2018 19:09:20 NelNet/Education Financial,
3015 S Parker Rd, Ste.400, Aurora, CO 80014-2904
5100650 +EDI: PRA.COM Aug 28 2018 22:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5099815 +EDI: RMSC.COM Aug 28 2018 22:58:00 Synchrony Bank/Walmart, PO Box 965024,
Orlando, FL 32896-5024
5099817 +EDI: WFFC.COM Aug 28 2018 22:58:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5099808* +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2018 at the address(es) listed below:

John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor 1 Carolyn Edith Jakobsen pabankruptcy@vernlaroff.com,
r39899@notify.bestcase.com

TOTAL: 3

Information to identify the case:

Debtor 1 Carolyn Edith Jakobsen
 First Name Carolyn Middle Name Edith Last Name Jakobsen

Debtor 2
 (Spouse, if filing)
 First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**
 Case number: **5:18-bk-03549-RNO**

Social Security number or ITIN **xxx-xx-9382**
 EIN
 Social Security number or ITIN
 EIN
 Date case filed for chapter **7** **August 27, 2018**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Carolyn Edith Jakobsen	
2. All other names used in the last 8 years	aka Carolyn E. Jakobsen	
3. Address	116 Walnut Road Milford, PA 18337	
4. Debtor's attorney Name and address	Vern S. Lazaroff PO Box 1108 143 Pike Street Port Jervis, NY 12771	Contact phone 845 856-5335 Email: pabankruptcy@vernlazaroff.com
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfcbis.com

For more information, see page 2

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 274 Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: August 28, 2018
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		
7. Meeting of creditors	October 5, 2018 at 09:00 AM	Location: Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Streets, Scranton, PA 18503
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: December 4, 2018
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	